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**HomeEquity Bank**Email

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**Who is this email for?** Clients who are 55+ or adult children who have parents who are 55+.

**Instructions to send the email**

1. Copy and paste the Email Subject Line below.
2. Replace any red font with the correct information.
3. Copy and paste the Email Body text below into your email system.
4. Press Send.

If you have any questions, please contact your [Business Development Manager](http://www.chipadvisor.ca/bdm).

**Email Content | Subject Line**

1. Copy the following line of text**: Refresh the home with the CHIP Reverse Mortgage**
2. Paste the line into the subject line of the email you want to send

**Email Content | Body**

1. Copy the following paragraphs of text and insert them into the body of a new email draft.

To <Name>,

There are many reasons why you or your aging parents may want to consider staying in your home as you enter your retirement years. Familiarity with the neighbourhood, closeness to loved ones, and the desire for independence are among the top reasons. While 93% of Canadians prefer to age in place, not everyone plans for home renovations to make their home easier to navigate during their golden years due to the costs involved.

Renovations can be expensive, but for many retirees it’s a price worth paying to maintain their independence and stay in their home. Here are some useful home renovation ideas for you or your 55+ parents:

* Reposition electrical switches and outlets at a height that does not require you to stretch your arms too high above your shoulders
* Lowering the height of countertops and cabinets to make it easier to prep food and access kitchenware
* Fixing and updating your flooring to eliminate height changes, dips, odd transitions, or curbs. While addressing flooring issues, look at slip-resistant materials, such as textured tiles in bathrooms, or gentle-on-the-feet cork flooring for the rest of the rooms
* Plan features that enable single-level living, such as moving the laundry room to the main floor from the basement

**Softening the financial burden with the CHIP Reverse Mortgage**

The CHIP Reverse Mortgage by HomeEquity Bank is an excellent choice for financing home renovation projects. It enables you or your 55+ parents to access up to 55% of your home’s equity as tax-free cash, allowing you to refresh your living space and enjoy it for years. The best part is that there are no required monthly mortgage payments until you move or sell the home!

Contact me to learn how the CHIP Reverse Mortgage can help you accomplish your home renovation dreams and help you or your parents age in place.

Sincerely,

<Broker Signature and Title>